

**Final Report To**  
**The California Health and Human**  
**Services Data Center**

**Standard Agreement Number 02319**  
**Electronic Benefit Transfer (EBT) Project**

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## **1     Introduction**

This report contains a presentation of the results of a study of client understanding of and satisfaction with the California Electronic Benefit Transfer (EBT) project conducted by a team of San Francisco State University (SFSU) faculty and students pursuant to Standard Agreement 02319 between the California Health and Human Services Data Center (HHSDC) and the Office of Research and Sponsored Programs at San Francisco State. The results reflect data that were collected in the period primarily from September 6 to September 20 of 2002 in Alameda and Yolo counties. EBT was implemented in Alameda and Yolo in August 2002 as a pilot for the remainder of the state. This early assessment may be used to improve the planning and the subsequent rollout of EBT throughout the entire state.

### **1.1   The SFSU Team**

Professors Richard L. McCline and Gerald Eisman served as Co-Principal Investigators for the EBT Evaluation Study. Professor Richard L. McCline, Ph.D., is the Co-Director for the Ohrenschall Center for Entrepreneurship in the College of Business at SFSU. Professor Gerald Eisman, Ph.D., is Professor of Computer Science and faculty liaison to the SFSU Office of Community Service Learning. The curriculum vitae of McCline and Eisman are attached to this report as part of Appendix A.

Profs. McCline and Eisman recruited a faculty and student team that included multi-language capabilities reflective of the client population. A list of faculty and student team members is included as part of Appendix A.

### **1.2   Survey Scope and Methodology**

The general scope of work for the SFSU team was to assess client understanding and satisfaction with EBT in the pilot counties of Yolo and Alameda. At the time of the survey, each county was in its second full month of experience with the EBT delivery system. Surveys and interviews were the primary tool used to assess client understanding and satisfaction of EBT. The actual survey documents and interview questions are attached as Appendix B to this report. The interview and survey tools were developed in collaboration with HHSDC staff. Focus group interviews with representatives of local community based organizations in Alameda County were used to help refine the survey instrument. The SFSU Team helped pilot test the survey questions and provided the staff to administer the surveys. The team also provided analytical support by assembling and presenting the data for purposes of informing the decision making by state and county staff.

The team divided the subject of client understanding and satisfaction into five elements:

- Overall Satisfaction with EBT (Survey Question 31 Alameda, 26 Yolo)
- Conversion (1-8 Alameda, 1-5 Yolo)
- Training (9-15 Alameda, 6-10 Yolo)
- Customer Support (16-23 Alameda, 11-18 Yolo)
- Benefit Access (24-30 Alameda, 19-25 Yolo)

Each element was represented by one or more survey questions, and each included a probe section where surveyors asked further questions to determine the reasons behind client answers. See Appendix B for actual survey and interview instruments.

The survey methodology was designed to optimize two attributes: *efficiency* and *representativeness*. Efficiency was one of the top priorities because the team needed to survey as many clients as possible over a short period of time. Rather than going from door to door or conducting telephone surveys, the team focused its efforts on various traffic centers that receive a large number of clients each day. Because of its relative size and complexity, the initial focus of the study was Alameda County.

Based upon the data contained in the March 2002, Report of the Social Services Agency of Alameda County, the estimates below suggest the EBT client distribution by city:

- Berkeley (~4% - 6% of client flow for the county)
- Oakland (~55% - 58%)
- Fremont (~4% - 6%)
- Hayward (~9-12%)
- Pleasanton (~1- 2%)

These cities account for 70 to 80 % of the clients assisted by Alameda County. With a preponderance of clientele in the City of Oakland, surveying was concentrated in locations frequented by Oakland residents. The teams targeted centers where the client populations were likely to go (e.g., county offices in Hayward, Fremont, Union City, Livermore and at the Eastmont Mall in Oakland). Additional surveying was conducted at homeless shelters (e.g., St. Vincent de Paul), churches and other community centers with high traffic.

*Representativeness* was a second key concern in planning the surveys. An overall goal was that the surveys reflect the actual makeup of EBT clients in terms of race, age, gender, and geographic location. The teams attempted to reach not only the most vocal or accessible groups, but also all types of EBT clients. To optimize the representativeness of the sample, the SFSU team received additional feedback from:

- **Community Based Organizations (CBO) representatives** - Representatives from Alameda County CBOs were very helpful in connecting survey teams to client subpopulations (e.g., homeless, seniors, ethnic minorities, immigrants, mentally and/or physically handicapped, etc.). Representatives from youth programs, immigrant advocacy groups and food banks directed the SFSU teams to pockets of clients whom we otherwise would not have targeted. This is how the team came to interview homeless clients at St. Vincent de Paul and ethnic groups accessed through churches. We also tapped CBO representatives' knowledge of their clientele's understanding of EBT in focus group settings. Key comments from interviews and discussions with CBO representatives and other community representatives were incorporated in the surveys' qualitative results to highlight tendencies supported by the more quantitative client survey results.
- **County staff** – County staff met with SFSU team and provided invaluable insights to client population, client access issues and key contacts such as CBO representatives noted above.
- **Key informants** – A number of individuals (e.g., chamber of commerce officers/members, faith-based organizational leaders and other community leaders) who advocate on behalf of the client population were contacted. They also facilitated access to client subpopulations, especially those hard to reach groups such as immigrants and the homeless.

In addition to the client survey, a companion survey was conducted at retail stores in Alameda County that are participating in EBT. The primary purpose of this activity was to check retail clerk perception of client understanding and satisfaction with EBT. The team was also concerned with the representativeness of the retail clerk surveys. It took considerable effort to overcome language and logistical difficulties in the smaller retail businesses, but the survey sample is, in our opinion, a useful and valid purposive snapshot of the relevant retailer population.

For both the client and retail clerk surveys, the SFSU team collected the following data:

**Quantitative data** were captured in the form of the range of answers noted from both Yes/No questions and Likert scale questions. Again, please see Appendix B for actual survey and interview instruments.

- In the Yes/No questions, the respondents had three possible responses: “Yes”, “No” or “Not Sure.”
- In the Likert scale, the respondents had the following range of response choices: “1” = Strongly Disagree; “2” = Disagree; “3” = Slightly Disagree; “4” = Agree; “5” = Strongly Agree; and, “0” = Not sure. Another way to think about this is that “1” means the respondent is definitely not satisfied at all with the statement and “5” means that the respondent is very satisfied with the statement. We put a score of “0” if the client was not sure (i.e., a response is given by the client/retail clerk being surveyed, but he/she is not sure of the level of agreement/disagreement with the statement posed). The Likert scale is a traditional tool used by researchers to help determine the range of responses to a given question or statement. It is superior to the dichotomous “Yes/No” response set because it allows analysis of variance within the response set and makes possible other statistical tests not available with only two clear choices for the respondent. Use of the Likert scale

is a widely accepted practice by researchers in business, science and governmental circles.

- Missing data (i.e., no response given by the client/retail clerk being surveyed or purposefully skipped questions) were recorded as “Not Applicable” (N/A).
- The statistical functions in Microsoft Excel were used to analyze the survey data. Charts and tables were then prepared from these analyses to highlight the results.

**Qualitative data** were captured from the clients, CBOs, retail clerks and other key contacts in the community; the focus of the qualitative data was to provide context and background to the quantitative responses captured by the client surveys. The SFSU team designated “probe” questions for each of the five elements of primary interest (i.e., Overall Satisfaction with EBT, Conversion, Training, Customer Support, and Benefit Access); the team used these probes to help assess why the respondents gave particular answers. Surveyors were instructed to “probe” when clients responded with “Strongly Agree” or any level of “Disagree.”

In reviewing the results presented below, the reader should be aware of the following qualifications and limitations:

- Note that the design of the Likert scale was such that we allowed for three potential levels of dissatisfaction with the statement being presented (i.e., “1” = Strongly Disagree; “2” = Disagree; “3” = Slightly Disagree); in contrast, we allowed for only two levels of agreement (i.e., “4” = Agree; “5” = Strongly Agree) to help offset the positive wording of many of the survey statements.
- Considering the important goals of representativeness and efficiency, the county offices were nearly ideal places to conduct interviews because a large percentage of those present were EBT clients who were typically willing to participate in the survey process. However, it is also important to note that many of the clients were in the county offices for recertification or had other problems that needed resolution. It is likely that these clients were experiencing dissatisfaction with other issues not related to EBT. However, it is difficult to estimate what impact this preexisting level of dissatisfaction may have had on survey results. Given the primary physical contexts of the client surveys, it does appear likely that the more dissatisfied clients were over-represented in our sample than is characteristic of the general client population.
- Note that the above data were collected in the first and second months of county experiences with EBT. It is reasonable to believe that issues and problems relating to the newness of the EBT delivery system may be expected to diminish as clients, retailers and the general community gain experience with EBT. Our data, however, are not adjusted to reflect the newness of EBT, but this circumstance of timing should be factored into the reader’s interpretation of the findings and overall results presented below.
- Additionally, several statements were posed in the reverse direction (negatively phrased) to check again on the potential for framing bias. We highlighted these particular statements in the discussion of results presented below. We note here, for the convenience of the reader, that the analyses of the reversed statements suggest no indication of positive framing bias. However, it is an open question as to whether the additional level of negative response option may have biased the overall results in a

negative direction, that is, the results may be slightly biased in highlighting client dissatisfaction.

- As will be observed in the tables of data below, in many cases the results fall short of a meaningful statistical level of significance. In particular, when we analyze the data according to race or age (using, as appropriate, either a chi square test for independence or a test of sample proportions), though there are sometimes disparities between race or age groups, it is rare that the data demonstrate a level of significance beyond the 20% range. (That is, it is frequently the case that we can be no more than 80% certain that the observed differences are indicative of disparities in the views of the population of clients as a whole.) Thus, our analyses will tend to be suggestive of differences rather than conclusive.

In summary, because of the methods employed and limitations inherent in any survey design under resource constraints, the several factors noted above may have biased the data in one direction or another. Given that the sample and survey tools have the qualifications and limitations noted above, it is likely that the results noted in the next section are more likely to err in the direction of suggesting greater dissatisfaction than may exist in the underlying client population. The reader should interpret the results with that perspective in mind.

### 1.3 Sample Demographics

The table below illustrates a demographic profile of each county's EBT clients versus the profile of clients actually surveyed in this effort. It should be noted that the survey takers based their data on observation only as they were directed not to request personal data from the clients, giving priority to the privacy rights of clients.

**Figure 1: Demographics of Survey Sample Population**

	Alameda County Reported	Alameda Survey Results	Yolo Survey Results	Yolo County Reported
<b>Gender</b>	70-80% adult females 20-30% adult males	76% 24%	76% 24%	Not Available
<b>Ethnic Origin</b>	44-46% - African American 20-22% Asian 15-16% Hispanic 10% White 6% Other	59% 10% 17% 10% 4%	15% 3% 18% 54% 10%	6-10% 5-7% 30-40% 45-55% 10-20%
<b>Total</b>		<b>N = 736</b>	<b>N = 75</b>	

Alameda County - Note that the reported demographics<sup>1</sup> of Alameda County are approximated fairly well in the survey sample. One notable exception is that the African-American representation is higher in Alameda (and Yolo) in the survey sample than one might expect based upon reported county data. We suggest that the African-American population may have an advantage, relative to other ethnic subpopulations, of having English as its native language. This

<sup>1</sup> Based upon the data provided by the Social Services Agency of Alameda County, March 2002, report.

possibly made participation in the survey process easier than for those for whom English is a second language.

While the African-American population is slightly over represented by the survey, the Asian population is somewhat underrepresented. The survey team did devote considerable resources to increasing the number of Asian respondents in order to better approach the estimated actual client population. Our student teams, which included a strong diversity of skills in the Asian languages, took time to understand how the Asian clients felt about the EBT system. Special trips were made to the centers most likely to have Asian clients and the survey team networked with our local contacts in the Asian community (Oakland's Chinatown Cultural Center, for example). The survey team did collect significant qualitative feedback from key contacts in the Asian communities. In reviewing the totality of the data, the SFSU team is reasonably confident that it has captured the range of input within this difficult to reach population subsegment.

There may be reasons other than those mentioned for the observed differences between sample demographics and reported client demographics. For example, the survey team intentionally did not interview minors (clients) who may or may not make up a greater proportion of clients in one ethnic group versus another. However, for the purposes of this work, the team's considered opinion is that the cell size for each group is large enough to draw appropriate inferences about the underlying universe of clients.

Yolo County -While the number of clients surveyed was smaller in Yolo County, the demographics of the sample are still reasonably close to the actual demographics of the county<sup>2</sup>. The project took the same model to Yolo County as used in Alameda, that is, the team was faculty led and the student team was culturally diverse; however, in Yolo, CBO representatives were not available, given the time constraint of the effort, and district office staff primarily provided key access and local direction to the survey team. As noted above, where it was useful to break down the data by subcategories, the data from Alameda County were used simply because the size of the sample was sufficient to make cross-tab analyses (i.e., the simultaneous consideration of multiple-sample characteristics) statistically meaningful. The number of responses in Yolo County did not lend themselves to the cross-tab analyses.

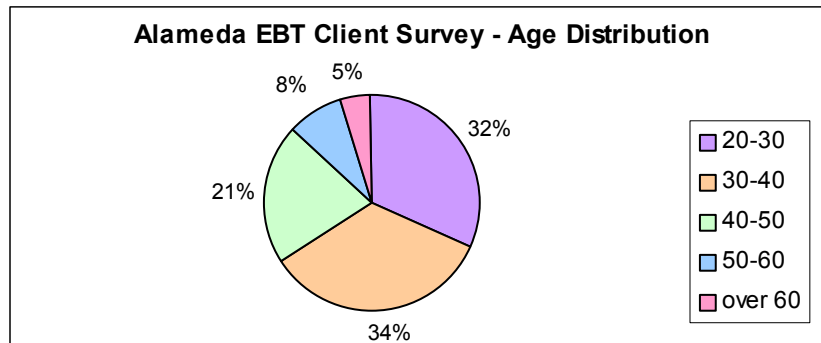
The overall results indicate that the second goal of the survey effort, that is *representativeness*, was met. The percentages of the sample population approximate the actual percentage of subpopulations as documented in county records, with explainable exceptions in the Asian (e.g., in Alameda County), Hispanic (e.g., in Yolo County) and African-American population subsegments.

Based on observation, the surveyors also recorded approximate age data of the clients surveyed in both counties. Results are presented without a comparison to actual age data. The Alameda County Quarterly Report does not break down age data in sufficient detail.

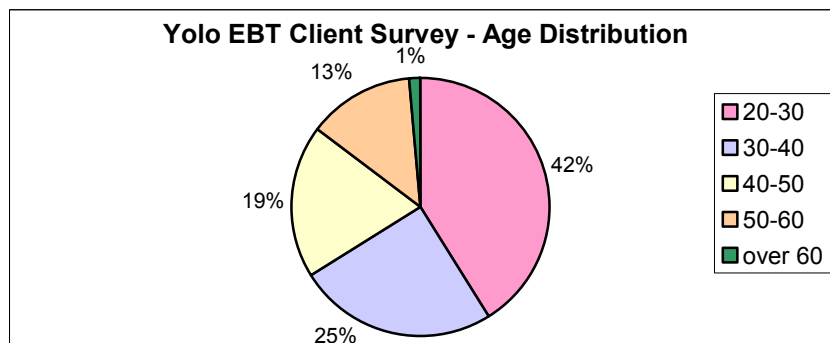
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<sup>2</sup> An ad hoc chart of client demographics was produced by Yolo staff during the survey effort. Data in this report were extracted from the county's chart.

**Figure 2: Alameda County - Age Distribution of Sample**



**Figure 3: Yolo County - Age Distribution of Sample**



## **2 Client Survey Results**

### **2.1 Introduction**

The following section presents the findings for each survey question and shares insight gained into the reasons for particular responses.

The SFSU team completed:

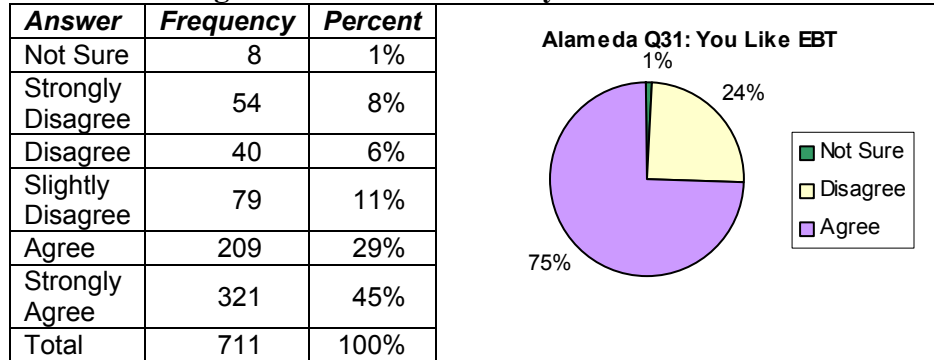
- **811 Client Surveys** in the 14 days of intense data gathering (Timeline was primarily Sept. 6-20, 2002, which for the clients was the first or second month of experience with the new EBT delivery system in Yolo and Alameda counties.)
  - 736 client surveys in Alameda County
  - 75 client surveys in Yolo County

### **2.2 Overall Satisfaction**

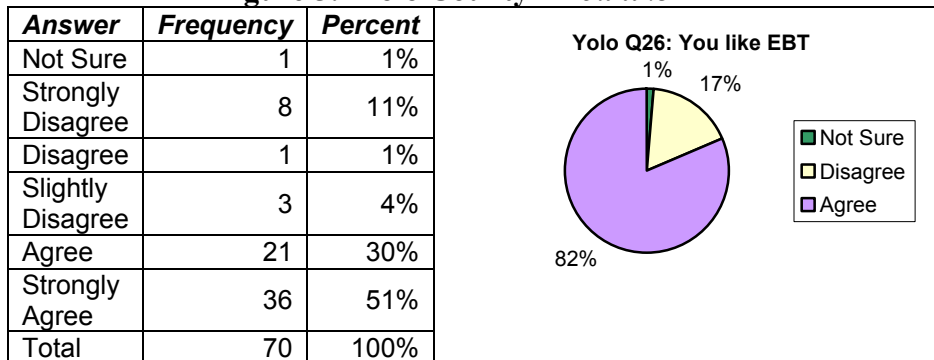
- Perhaps the most meaningful question in the survey was the last – *You like EBT*. Clients' response to this question captured their overall understanding of and satisfaction with the new system. For purposes of simplifying analysis, the "Agree" and "Strongly Agree"

responses, as well as the three levels of disagree, were combined for each group. Figures 4 and 5 below summarize the results in the two counties. As illustrated, the results indicate that **75- 80% of the clients agree that they like EBT**.

**Figure 4: Alameda County – You like EBT**



**Figure 5: Yolo County – You like EBT**



In Figure 6 below we examine in detail the client responses in Alameda County, where the survey sample is of sufficient size to draw significant inferences about the underlying client population. The question was broken down into categories of ethnicity, age, and gender. The 75% “like” statistic holds across all categories.

**Figure 6: Alameda County – *You like EBT*  
(Aggregate by Ethnicity, Age and Gender)**

	Disagree		Agree		Not Sure/No Answer		Total
	Count	Percentage	Count	Percentage	Count	Percentage	
African American	105	25.5%	300	73.0%	6	1.5%	411
Asian	16	25.0%	48	75.0%	0	0.0%	64
Hispanic	28	23.5%	91	76.5%	0	0.0%	119
White	13	21.3%	46	75.4%	2	3.3%	61
Other	6	22.2%	21	77.8%	0	0.0%	27
Young	54	23.7%	172	75.4%	2	0.9%	228
Middle	94	26.0%	263	72.9%	4	1.1%	367
Senior	21	22.8%	69	75.0%	2	2.2%	92
Female	128	24.9%	379	73.6%	8	1.6%	515
Male	40	23.8%	128	76.2%	0	0.0%	168
Total	173	24.3%	530	74.4%	9	1.2%	712

The results are reasonably constant, regardless of the:

- Ethnicity of client
- Approximated age group of client, or
- Gender of client
- County (Yolo County “Agree” statistic was 82% versus Alameda’s 75% “Agree”)

Thus, this recurring number suggests a robust statistic that likely approximates the underlying universe of clients.

When surveyors probed clients’ response to the statement “You Like EBT,” they found several recurring reasons for people’s enthusiasm:

- Clients said it was actually easier to get cash benefits with EBT since they don’t have to wait for checks to arrive in the mail.
- EBT is very handy; EBT is easier to keep track of, and you don’t have to carry large amounts of cash.
- Clients like that they can use it not just at grocery stores but also at other retail locations.
- EBT lessens the stigma of food stamps, as these comments suggest:
  - “It makes you feel like somebody”
  - “Helps you blend in with regular society.”
  - “Just like having money.”
  - “Gives a person dignity and independence.”
  - EBT card is “cool.”

Overall comments regarding client dissatisfaction were also captured, albeit at a much lower rate (noting that, consistent with the quantitative data, the frequency of dissatisfaction responses could logically be expected to be disproportionately fewer than the satisfaction responses). Notable comments regarding dissatisfaction included:

- Clients were not clear on the fee structure related to use of their EBT cards
- Clients were not clear on which retailers do and do not honor the EBT card
- Clients were not clear how to correct a deactivated card (“demagnetized” is a clarification uncovered in the follow-up probing)
- Clients did not like having benefits staggered (not necessary related to the EBT system, but noted here for completeness)

How these general themes of client dissatisfaction with EBT fit into the overall rollout of EBT will be explored in the more detailed analyses of the remaining four sections of the survey results.

### 2.3 Conversion

The first set of survey questions was used to evaluate Conversion. Issues within Conversion were receipt of the card and notices, and the usefulness of those notices in understanding the switch to EBT. Figures 7 and 8 summarize our results regarding receipt of notices about “EBT coming.” Most clients got notices about the switch. However, probe results suggest that some clients did not receive notice(s) because the county had an incomplete mailing address (e.g., correct street address, but missing apartment number), or the mail was misdelivered.

**Figure 7: Alameda County - Did you or someone in your family receive any notices about the switch to the EBT system?**

<i>Answer (Q1)</i>	<i>Frequency</i>	<i>Percent</i>
Not Sure	6	1%
Yes	554	76%
No	168	23%
Total	728	100%

**Figure 8: Yolo County - Did you or someone in your family receive any notices about the switch to the EBT system?**

<i>Answer (Q2)</i>	<i>Frequency</i>	<i>Percent</i>
Not Sure	5	7%
Yes	57	81%
No	8	11%
Total	70	100%

The next question in the survey asked more directly whether or not the notices were helpful in understanding the switch. In Alameda County, of the 554 respondents who answered affirmatively that they had received the notices, 491 (88.6%) said “Yes”. In Yolo County, the response to this question was 52/57 (91.2%) in the affirmative.

**Figure 9: Alameda County - *Did the EBT notices help you understand how the switch to the EBT system would happen?***

<b>Answer (Q2)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	92	13%
Yes	491	67%
No	145	20%
Total	728	100%

**Figure 10: Yolo County – *Did the EBT notices help you understand how the switch to the EBT system would happen?***

<b>Answer (Q2)</b>	<b>Frequency</b>	<b>Percent</b>
Not sure	6	9%
Yes	52	74%
No	12	17%
Total	70	100%

The next question concerned whether or not the notices provided sufficient information regarding the issuance of the first EBT card. Figures 11 and 12 present the responses by county. The responses were nearly identical to the previous question, with some movement of responses from the “No” category to “Not Sure”.

**Figure 11: Alameda County – *Did the notices make it clear how you would get your first EBT card?***

<b>Answer (Q3)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	142	20%
Yes	490	68%
No	86	12%
Total	718	100%

**Figure 12: Yolo County – *Did the notices make it clear how you would get your first EBT card?***

<b>Answer (Q3)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	12	17%
Yes	52	75%
No	5	7%
Total	69	100%

As illustrated in Figure 13 below, when the Alameda County sample is analyzed by ethnic group, the data does suggest a possible difference between subpopulations within the client overall population. Asian clients were more likely to disagree (18.4% vs. 12.0% of total Alameda sample) with the statement that the '[the EBT] notices make it clear how the [client] would get [his/her] first EBT card. These statistics are not statistically significant (at the .05 levels under chi square test), but are again suggestive of an underlying difference in the experience of the Asian client versus other clients. The level of not sure/no answer for the Asian subsample is, again, suggestive of an overall communication issue possibly in the nature of the notices received. The survey probe questions reinforced this observation.

**Figure 13: Alameda County by ethnicity - *Did the notices make it clear how you would get your first EBT card?***

<b>Ethnic Group</b>	<b>Yes</b>	<b>No</b>	<b>Not sure/ No Answer</b>
<b>African American</b>	70.3%	11.4%	18.4%
<b>Asian</b>	64.1%	18.4%	25.0%
<b>Hispanic</b>	69.9%	10.8%	18.7%
<b>White</b>	70.0%	10.0%	20.0%

Figures 14 and 15 summarize client responses in Alameda and Yolo counties to a question concerning *problems* with the issuance of the first EBT card. Here there is a significant difference between Alameda and Yolo counties. We note that Alameda County used the United States mail as its primary issuance process, whereas Yolo County primarily used an over-the-counter (face-to-face) issuance process. Thus, the results are not directly comparable, county to county.

**Figure 14: Alameda County – *Did you have any problems getting your first EBT card?***

<b>Answer (Q4)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	15	2%
Yes	103	14%
No	611	84%
Total	729	100%

**Figure 15: Yolo County – *Did you have any problems getting your first EBT card?***

<b>Answer (Q4)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	6	9%
Yes	16	24%
No	46	68%
Total	68	100%

The next question on the survey concerned problems with getting a replacement card. It appears that there may have been some confusion over the “Not Sure” response to this question, because most clients had never had to get a replacement card. Thus, some of the “No” answers actually came from those who had never gotten a replacement card at all. The tables below summarize the results for the two counties.

**Figure 16: Alameda County – *If you needed to get a replacement card, did you have any problems getting it?***

<b>Answer (Q5)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	403	55%
Yes	74	10%
No	250	34%
Total	727	100%

**Figure 17: Yolo County – *If you needed to get a replacement card, did you have any problems getting it?***

<b>Answer (Q5)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	32	46%
Yes	18	26%
No	19	28%
Total	69	100%

Because the counties differed on how the Personal Identification Number (PIN) was distributed, the next three questions were asked of Alameda County clients only. Many clients got their PIN at the county office, but the majority said it was no trouble to do so and that the county staff was very helpful.

**Figure 18: Alameda County – *Did you have any problems getting your first PIN?***

<b>Answer (Q6)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	5	1%
Yes	87	12%
No	634	87%
Total	726	100%

A number of clients (Homeless and General Assistance-Disabled) were asked to come into the Alameda offices to receive their card/PIN. Others came into the offices because they did not get their mailed card or inadvertently discarded it. Generally, those who got their card at an office had few problems with the process.

**Figure 19: Alameda County – *Did you get your EBT card in the mail?***

<b>Answer (Q7)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	26	4%
Yes	499	69%
No	200	28%
Total	725	100%

The next question concerned whether or not, as required in the EBT contract with the state, PIN numbers arrived in the mail *at least one day later* than the card itself. The lower positive response in the table below may be due less to a problem with the mailings than with the survey

question itself. A positive response to the survey question indicated that the system was working as intended, but after probing the respondents, it appeared that they did not fully understand the purpose of the one-day delay, and thus some of them thought a positive response was a criticism of the process.

**Figure 20: Alameda County - *Did your PIN come at least one day later?***

<b>Answer (Q8)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	124	17%
Yes	399	55%
No	202	28%
Total	725	100%

In general, the survey results suggest that conversion to the EBT system was relatively smooth for most clients.

## 2.4 Training

The next section of the survey was designed to gauge the success of the written materials, the Training Help Line, and the EBT video. Clients were asked whether they knew about various services and features of EBT as a measure of the training's effectiveness. They were also asked if they found the various training materials helpful. **The first four questions are in a Yes/No format and the remaining three are Likert statements.**

The first question concerned knowledge of the Customer Service Help Line. Approximately three out of four clients surveyed indicated that they knew about the Customer Service Help Line, and about one in five clients were unaware or did not respond to this query. There appears to be little difference across demographic segments regarding the general awareness of the Customer Service Help Line.

**Figure 21: Alameda County – *Do you know about the Customer Service Help Line (Automated Response Unit) for EBT?***

<b>Answer (Q9)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	6	1%
Yes	556	77%
No	160	22%
Total	722	100%

**Figure 22: Yolo County – *Do you know about the Customer Service Help line (Automated Response Unit) for EBT?***

<b>Answer (Q6)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	1	1%
Yes	59	84%
No	10	14%
Total	70	100%

The next question on each survey concerned knowledge about changing one's PIN. The wording on the Yolo survey was slightly different and stronger ("do you know *you can change* your PIN" vs. "do you *know how to* change your PIN"), and yet the Yolo clients presented a higher positive response rate.

**Figure 23: Alameda County – *Do you know you can change your PIN?***

<b>Answer (Q10)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	7	1%
Yes	455	63%
No	262	36%
Total	724	100%

**Figure 24: Yolo County – *Do you know how to change your PIN?***

<b>Answer (Q7)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	1	1%
Yes	50	71%
No	19	27%
Total	70	100%

The next question concerned reporting lost or stolen cards. There was a high positive response rate to this question in both counties.

**Figure 25: Alameda County – *Do you know how to report a lost or stolen card?***

<b>Answer (Q11)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	6	1%
Yes	560	77%
No	159	22%
Total	725	100%

**Figure 26: Yolo County – *Do you know how to report a lost or stolen card?***

<b>Answer (Q8)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	1	1%
Yes	61	88%
No	7	10%
Total	69	100%

In Alameda County, two questions were asked about the *Training Help Line* (a separate service from the Customer Service Help Line). The reader should note that the Training Help Line was not designed for an over-the-counter process as was used in Yolo. Many Alameda clients interviewed seemed not to have learned about the Training Help Line from any training materials. The “Yes” response to this question was significantly lower than to any other training question. 57.5% of the total sample appeared unaware of the Training Help Line. The survey takers noted a general confusion among clients between two telephone numbers available to them. Surveyors often had to describe the differences to the client. Aside from assessing knowledge of the Training Help Line, the first question served to screen for the next question.

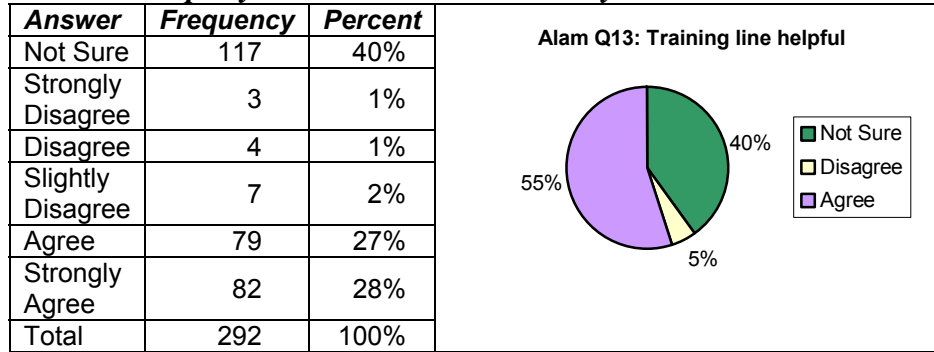
**Figure 27: Alameda County – *Do you know about the EBT Training Help Line?***

<b>Answer (Q12)</b>	<b>Frequency</b>	<b>Percent</b>
Not Sure	1	0%
Yes	296	42%
No	402	58%
Total	699	100%

The next question about the effectiveness of the Training Help Line received a high number of “Not Sure” responses. There were 444 clients who were not asked or did not respond to this question. Few clients had ever used the Training Help Line, and surveyors discovered on probing that some responded “Agree” to this question even if they had never used the Training Help

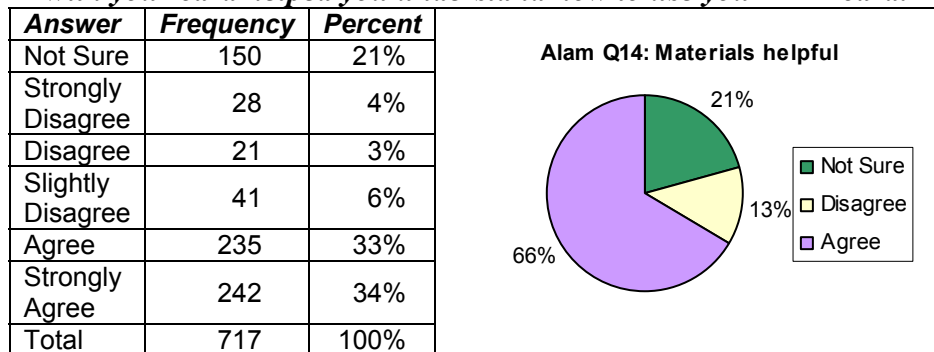
Line. Our probe responses again suggest that this is likely due to the confusion between the two phone lines.

**Figure 28: Alameda County – The EBT Training Help Line helped you understand how to use your EBT card.**

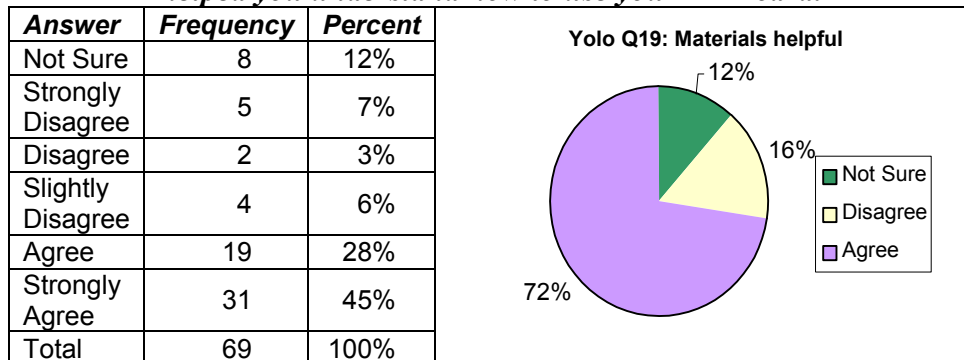


In both counties, questions were asked about the effectiveness of training materials (written) and the training video (presented in the county offices). Results were similar across counties.

**Figure 29: Alameda County – The training materials that came with your card helped you understand how to use your EBT card.**



**Figure 30: Yolo County – The training materials that came with your card helped you understand how to use your EBT card.**



When we examine the responses in Alameda County by ethnicity, there are differences across groups. The table below highlights the difficulty that the written training material had in achieving its goal within the Asian subsample. Note the different levels of agreement (“Agree”

or “Strongly Agree”) with the statement (i.e., “The training materials that came with your card helped you understand how to use your card.”).

- 55.4% for Asians, versus
- 66.1% for African-Americans
- 68.9% for Hispanics, and
- 68.9% for Whites

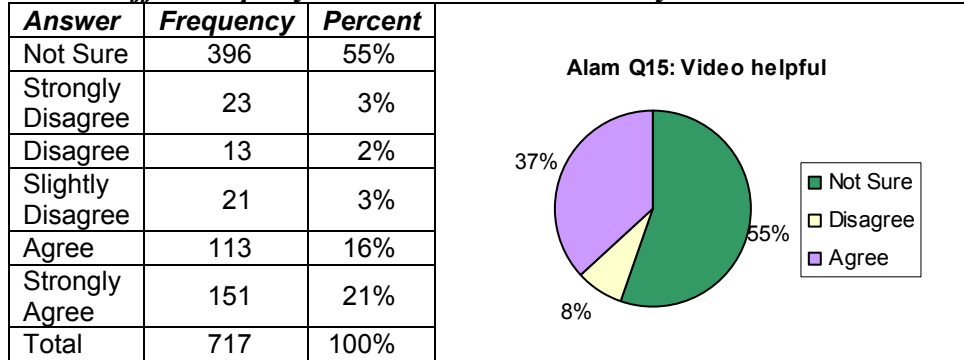
**Figure 31: Alameda County by ethnicity, age, gender – *The training materials that came with your card helped you understand how to use your EBT card.***

	Disagree		Agree		N/A
	Count	Percentage	Count	Percentage	Count
African American	53	16.3%	273	83.7%	87
Asian	9	20.0%	36	80.0%	20
Hispanic	12	12.5%	84	87.5%	26
White	10	19.2%	42	80.8%	9
Other	2	9.5%	19	90.5%	6
Young	27	15.0%	153	85.0%	47
Middle	55	18.5%	242	81.5%	72
Senior	5	7.9%	58	92.1%	29
Female	58	14.2%	348	85.8%	110
Male	28	20.0%	107	80.0%	38
Total/Average %	90	16.1%	478	83.9%	151

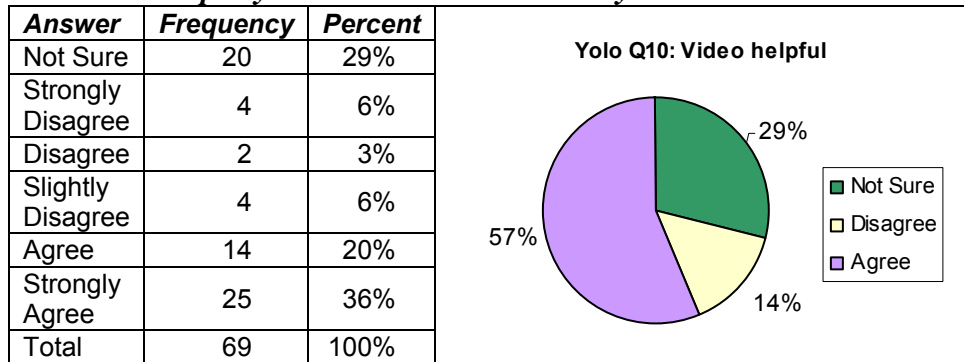
Those who had seen the video mostly found it useful. But many clients had never watched the video. In some county offices, the video was inconspicuously placed and tended to merely blend into the background noise of the waiting area. Yolo County was more successful than Alameda in getting clients to watch and tended to have the video running continuously and in clear view of clients.

The probes suggested that many clients did not use the training materials because they had used ATM cards in the past and knew enough about them to use EBT with no difficulty.

**Figure 32: Alameda County – *The EBT video at the county office helped you understand how to use your EBT card.***



**Figure 33: Yolo County – *The EBT video at the County office helped you understand how to use your EBT card.***

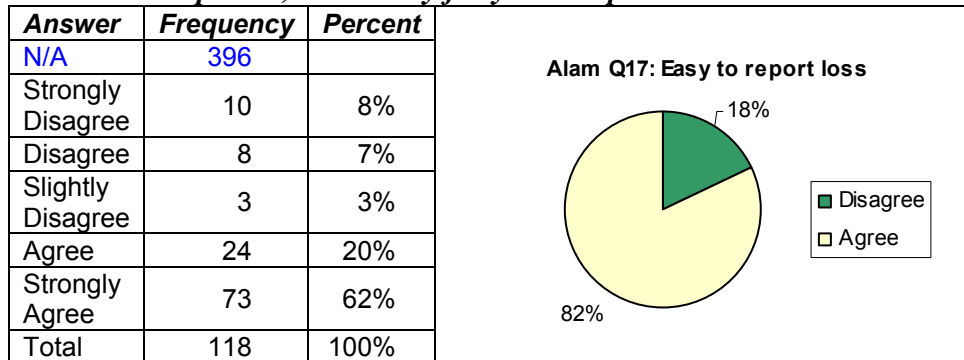


## 2.5 Customer Support

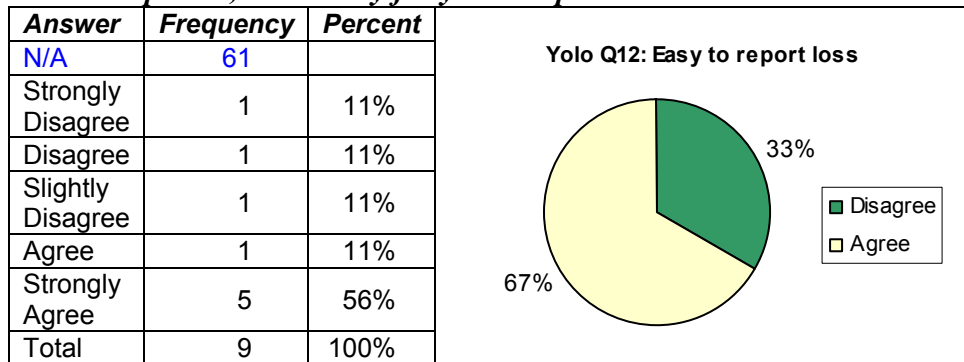
The survey also assessed the client perceptions of Customer Support. This was focused around the usefulness of the Customer Service Help Line. The first question in this section of the survey served to screen for those clients who have called the Customer Service Help Line. Of our respondents to this screening question, 326 in Alameda County and 25 in Yolo County said that they had called the Customer Service Help Line. The reader should note that the level of missing data (no responses given and/or not sure), which are shown in subsequent charts in this section as “N/A”, increases significantly here because many clients had no reason to access customer support services by telephone or otherwise. This is consistent with the earlier results that three out of four clients are satisfied with EBT, apparently needing little or no support to make the system work for them. We have included the “N/A” statistic in the accompanying tables to provide the reader with an ongoing sense of sample size in response to these particular statements.

Most clients who had used the Customer Service Help Line could only respond to one or two of the next four questions, which asked how effective the support information was for particular problems. For a few of the questions, the number of responses in Yolo County was too small to be meaningful. That data is included however, for completeness.

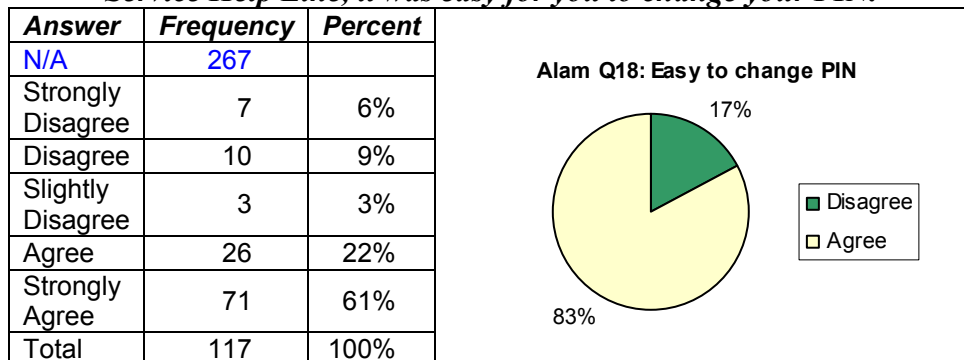
**Figure 34: Alameda County – When you called the EBT Customer Service Help Line, it was easy for you to report a lost or stolen card.**



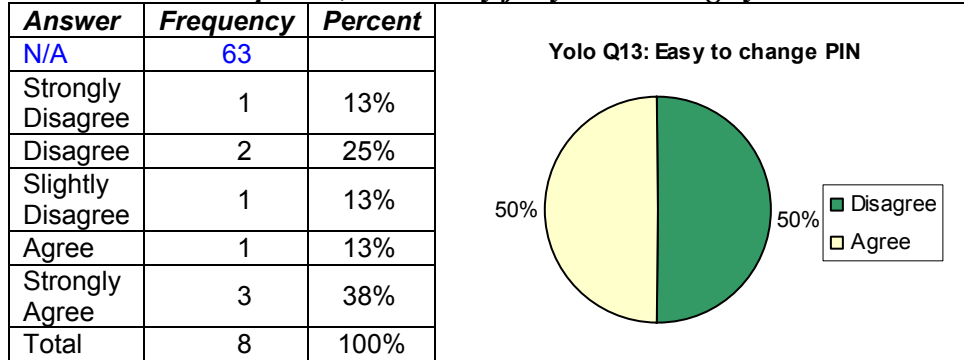
**Figure 35: Yolo County – When you called the EBT Customer Service Help Line, it was easy for you to report a lost or stolen card.**



**Figure 36: Alameda County – When you called the EBT Customer Service Help Line, it was easy for you to change your PIN.**

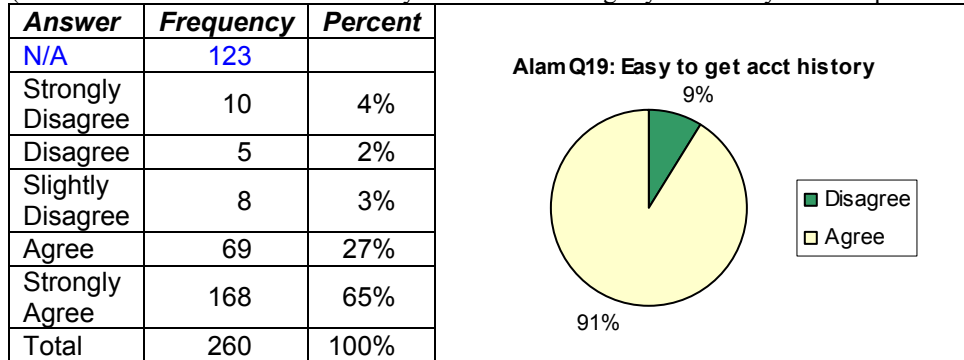


**Figure 37: Yolo County – When you called the EBT Customer Service Help Line, it was easy for you to change your PIN.**



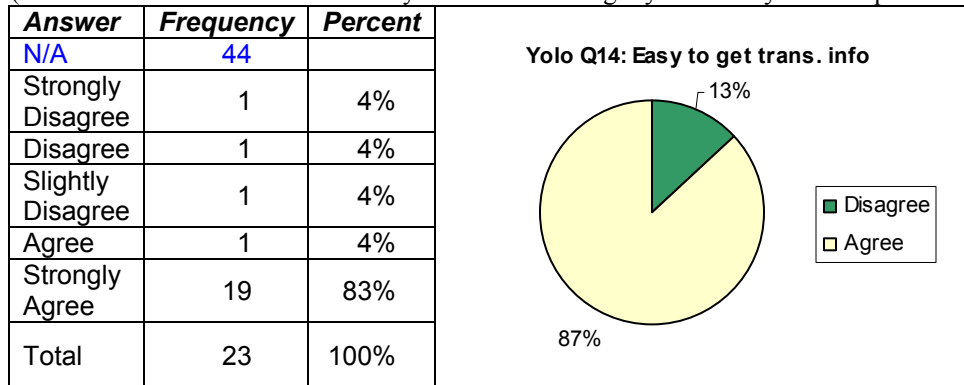
**Figure 38: Alameda County – When you called the EBT Customer Service Help Line, it was easy to get your account history information.**

(Note: The Alameda and Yolo surveys were worded slightly differently for this question.)

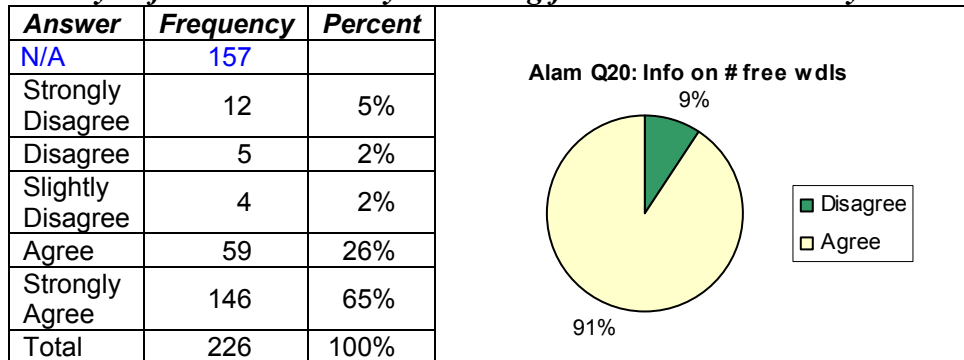


**Figure 39: Yolo County – When you called the EBT Customer Service Help Line, it was easy to get transaction information.**

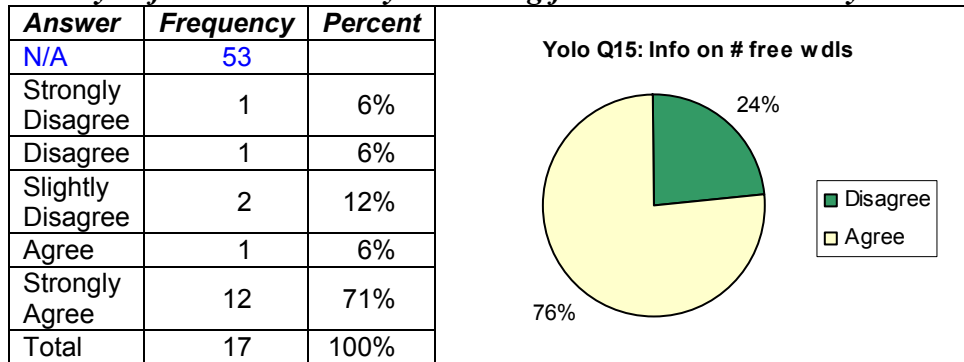
(Note: The Alameda and Yolo surveys were worded slightly differently for this question.)



**Figure 40: Alameda County – *When you called the EBT Customer Service Help Line, it was easy to find out how many remaining free cash withdrawals you had left.***



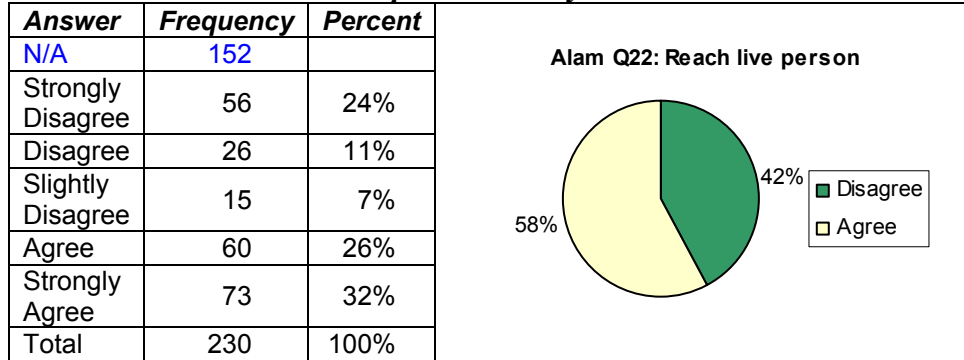
**Figure 41: Yolo County – *When you called the EBT Customer Service Help Line, it was easy to find out how many remaining free cash withdrawals you had left.***



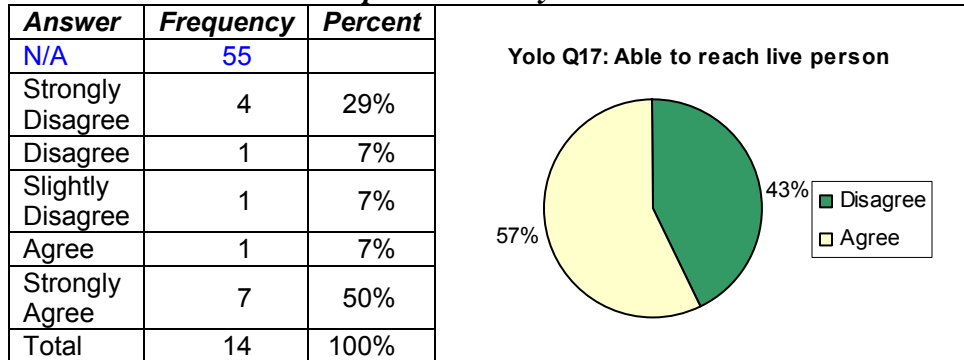
Two questions were asked concerning the opportunity to speak to a live person on the Customer Service Help Line. The first was whether or not the clients were able to reach a live person when necessary.

A number of clients reported that the person they spoke to on the Customer Service Help Line did not know the answer to their question. From the probes, some clients indicated that Customer Service Help Line workers had been referring clients to the county offices rather than solving clients' problems or answering their questions over the phone. Some clients also said that help line workers had given them incorrect information. Clients did say that county staff was very helpful even when the Customer Service Help Line was not.

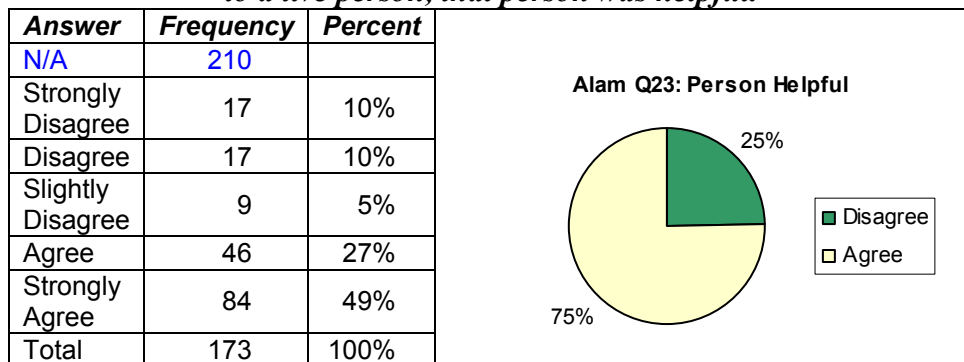
**Figure 42: Alameda County – You were able to talk to a live person when you needed to.**



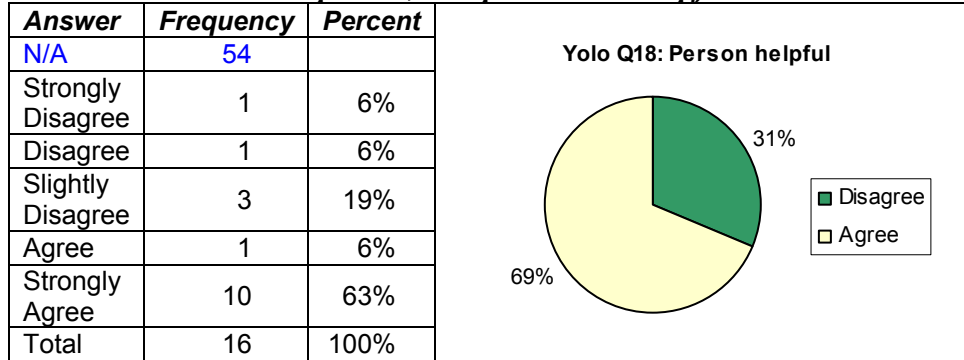
**Figure 43: Yolo County – You were able to talk to a live person when you needed to.**



**Figure 44: Alameda County – When you talked to a live person, that person was helpful.**

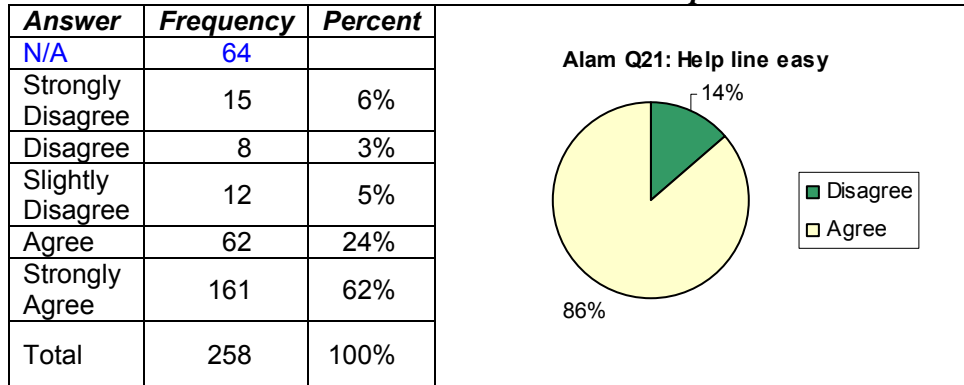


**Figure 45: Yolo County – *When you talked to a live person, that person was helpful.***

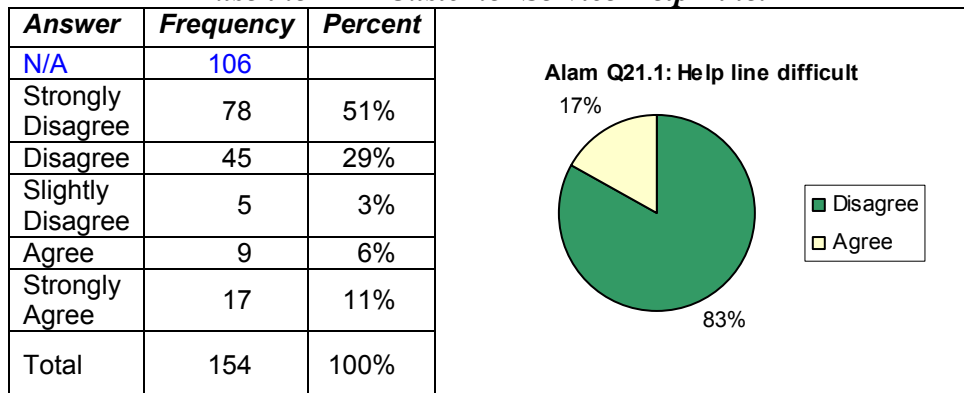


The question of whether or not the Customer Service Help Line was easy to use was asked in alternate ways – (it was “easy” or “difficult” to use the line) – in order to test whether or not a bias was introduced through a positive phrasing. The responses in either case were quite similar, with nearly 85% responding that the Customer Service Help Line was easy to use.

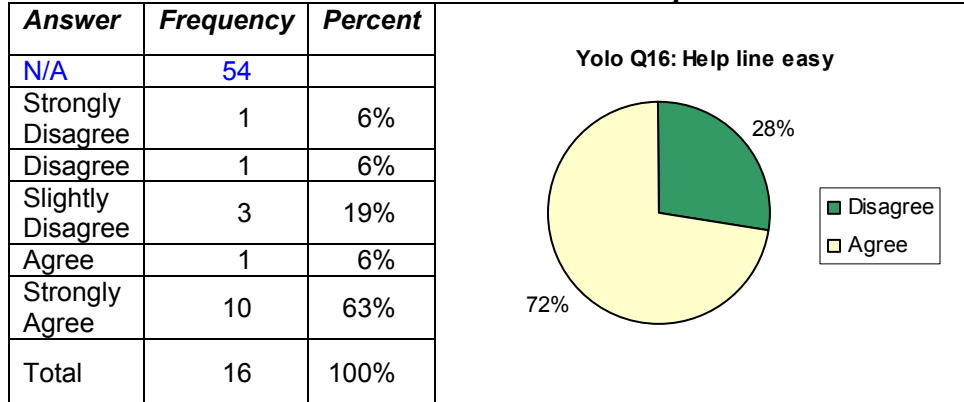
**Figure 46: Alameda County – *It was easy for you to use the EBT Customer Service Help Line.***



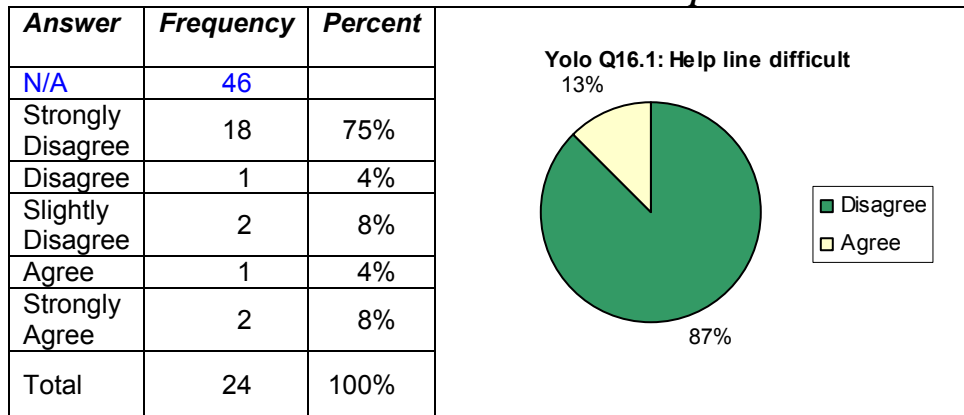
**Figure 47: Alameda County – *It was difficult for you to use the EBT Customer Service Help Line.***



**Figure 48: Yolo County – *It was easy for you to use the EBT Customer Service Help Line.***



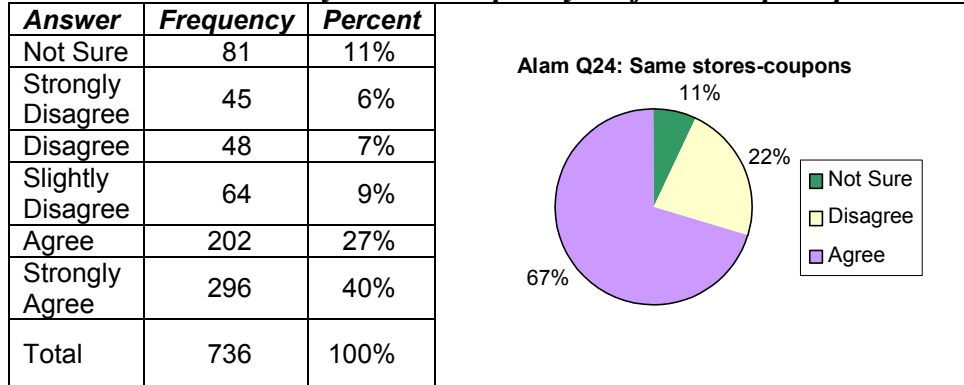
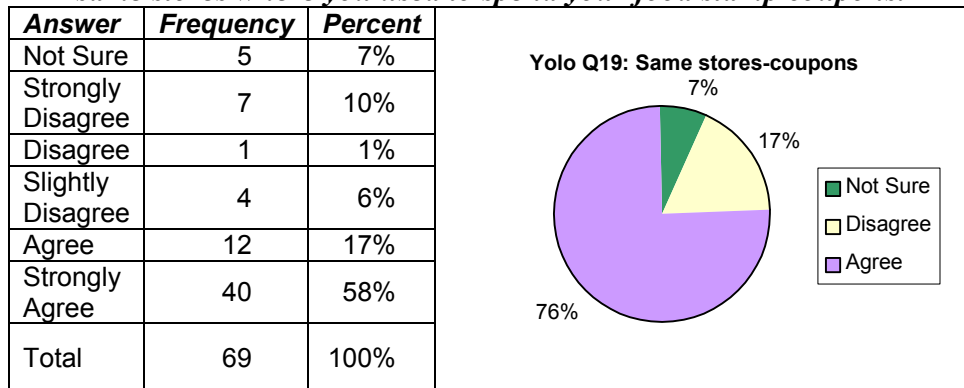
**Figure 49: Yolo County –*It was difficult for you to use the EBT Customer Service Help Line.***



## 2.6 Benefit Access

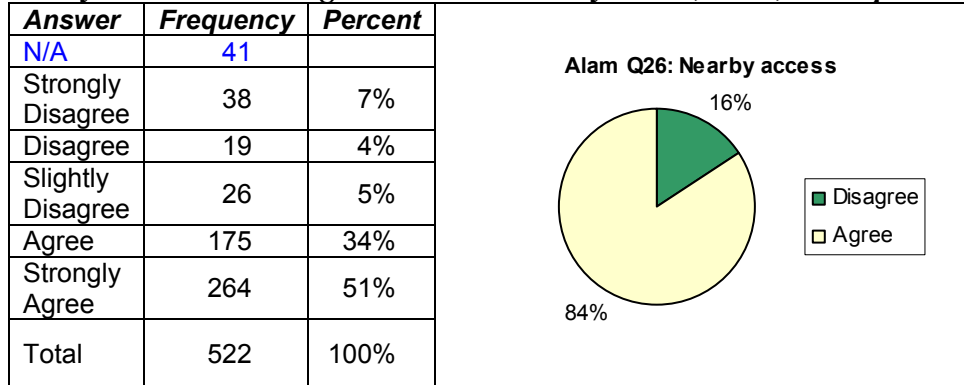
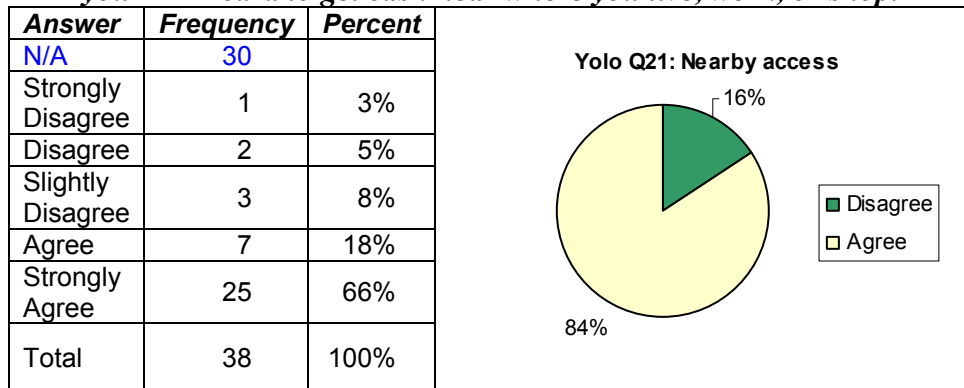
The final section of the survey involved Benefit Access. Benefit Access questions aimed to reveal clients' ability to use EBT at the stores in which they regularly shop, as well as the ease of accessing their cash benefits.

A nearly identical percentage (~70%) in each county found that their card could be used in the same stores. Some clients reported that although fees are not authorized for Food Stamp transactions, some of the stores at which they previously shopped were instituting fees on the new EBT system for very small transactions. Our probes suggest that this issue was most salient in the Asian community and, to a lesser extent, in the Hispanic community.

**Figure 50: Alameda County – You can use your EBT card at the same stores where you used to spend your food stamp coupons.****Figure 51: Yolo County – You can use your EBT card at the same stores where you used to spend your food stamp coupons.**

The next question, *Do you get cash benefits on your EBT card?* was a screening question. If the answer was “No”, then the surveyor skipped to the final survey question. The response rate here may be another measure of the representativeness of the sample. In Alameda, 522 of 702 (75%) of respondents answered affirmatively. In Yolo County, 40 of 70 (57%) did so. Note that this sets our maximum response size at 522 for Alameda and 40 for Yolo for the following questions on Benefit Access. Individual statements may have fewer respondents due to varying stages of survey completeness (e.g., respondent’s turn came to meet with social worker or respondent had to leave before survey could be completed.)

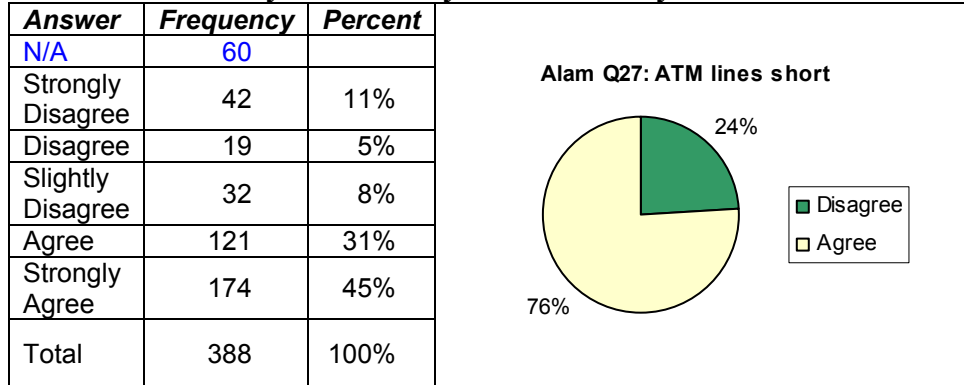
For those who did receive cash benefits, the next set of questions involved access and ease of use. The first question involved the availability of places where a client could get cash. Again, the missing data (no responses given and/or not sure), which are shown in subsequent charts as “N/A”, is included in the tables below for completeness but not shown in the graphic presentations.

**Figure 52: Alameda County – *There are places where you can use your EBT card to get cash near where you live, work, or shop.*****Figure 53: Yolo County – *There are places where you can use your EBT card to get cash near where you live, work, or shop.***

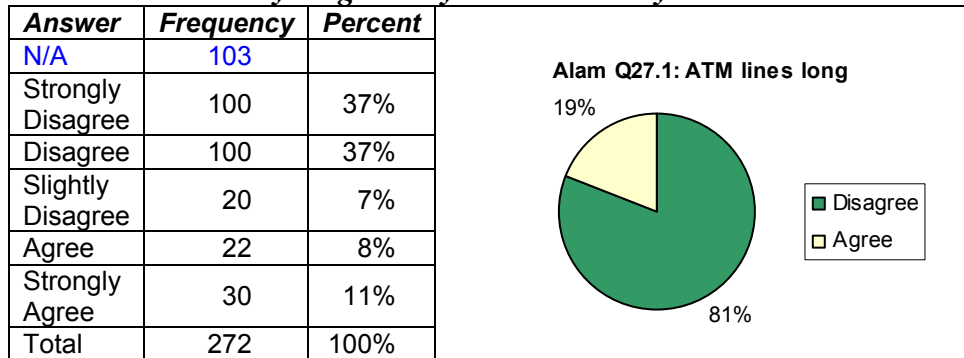
Some clients reported very long lines at Washington Mutual ATMs in the first month. This problem already seemed to be easing off by the second month, when clients learned the best times and places to use ATMs.

Surveyors asked a question about the length of lines at the ATMs. The question was asked with alternate phrasing: “.. *lines at ATMs are ‘usually short’ or ‘usually long’* ” so as to remove bias. Note that survey results for the above statements include respondents who, when the opportunity presented itself, were asked both versions of the question, properly spaced to avoid response bias; thus, the combined totals will exceed the absolute number of respondents due to this reverse inquiry technique. For these complementary survey statements, the “N/A” or missing data entries are computed as the residual from the maximum size less actual agree/disagree responses, consistent with the maximum response sets as noted above for each county.

**Figure 54: Alameda County – *Most lines at ATMs are usually short when you want to use your card.***

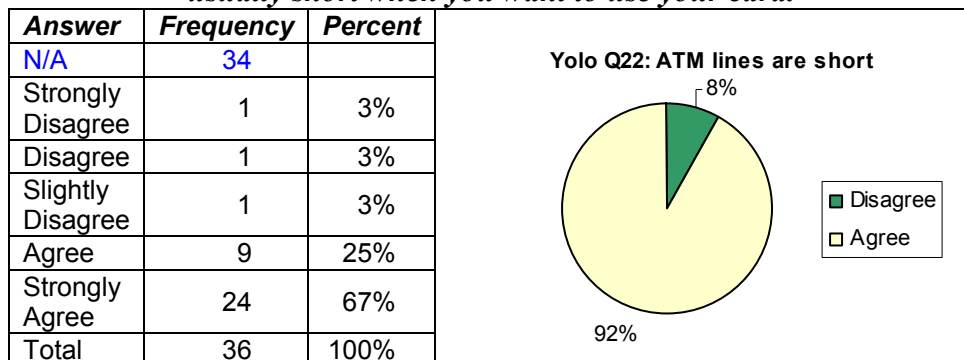


**Figure 55: Alameda County – *Most lines at ATMs are usually long when you want to use your card.***

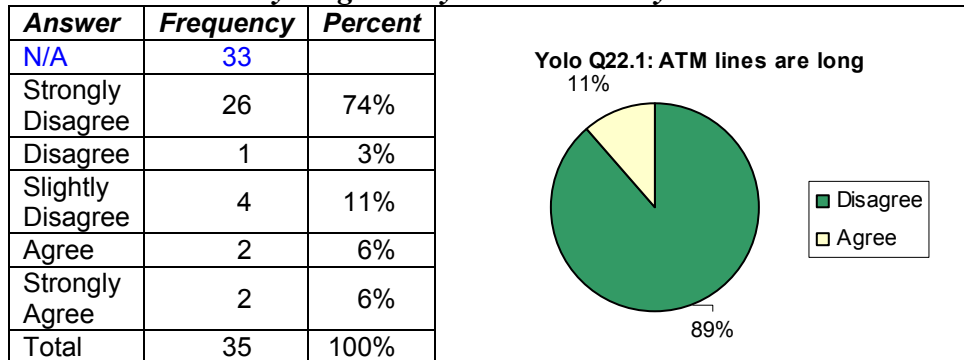


Note that the survey results for the Yolo County versions of the statement explained above, also include respondents who, when the opportunity presented itself, were asked both versions of the question, properly spaced to avoid response bias; thus, the combined totals will exceed the absolute number of respondents due to this reverse inquiry technique. For these complementary survey statements, the “N/A” or missing data entries are computed as the residual from the maximum size less actual agree/disagree responses, consistent with the maximum response sets as noted above for each county.

**Figure 56: Yolo County – *Most lines at ATMs are usually short when you want to use your card.***

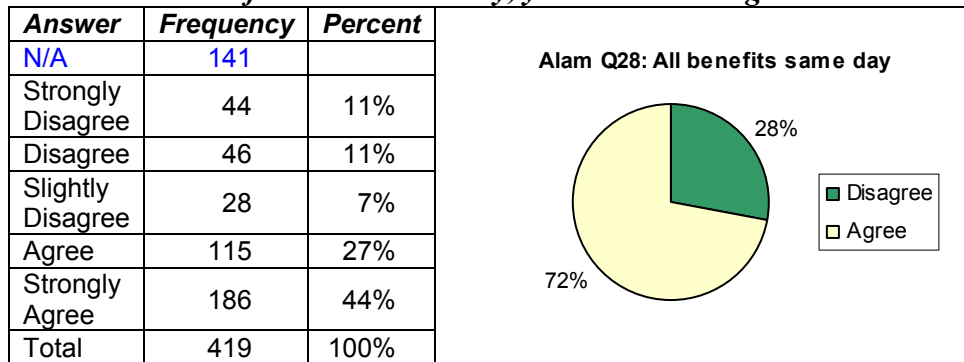


**Figure 57: Yolo County – Most lines at ATMs are usually long when you want to use your card.**

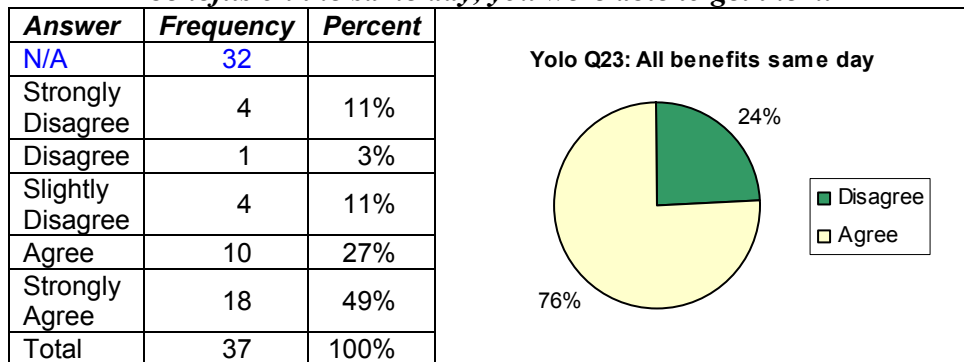


Clients were asked whether or not they were able to get all of their benefits on the same day. The question was a little difficult for respondents because it only applied to those *wanting* all benefits on the same day. Others found a way to answer, but the results may not be reliable.

**Figure 58: Alameda County – When you needed all your cash benefits on the same day, you were able to get them.**

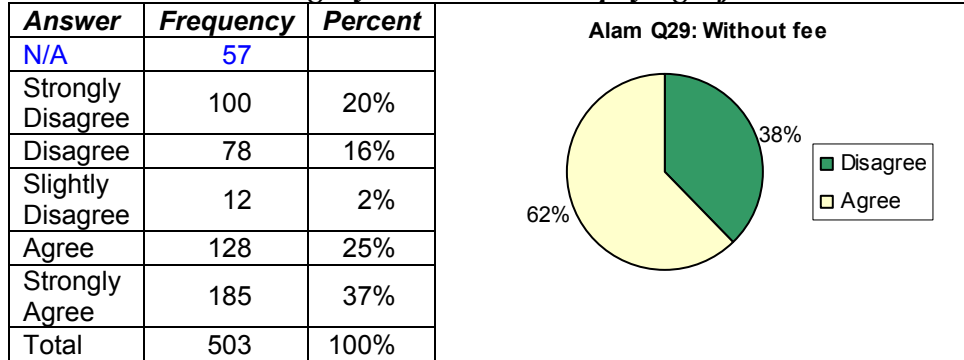


**Figure 59: Yolo County – When you needed all your cash benefits on the same day, you were able to get them.**

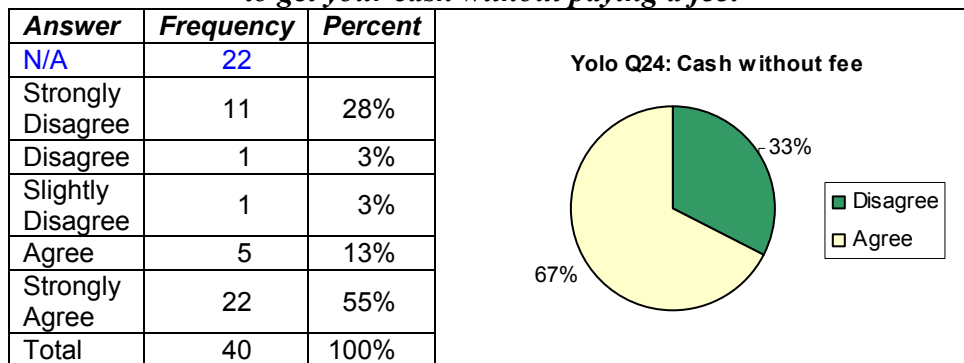


Some clients were surprised and unhappy with the fees charged at ATMs for withdrawing cash.

**Figure 60: Alameda County – You know how to get your cash without paying a fee.**



**Figure 61: Yolo County – You know how to get your cash without paying a fee.**



Though the sample size is small, the Asian client group appears to be somewhat less likely to answer positively on how to use their EBT card without paying fees.

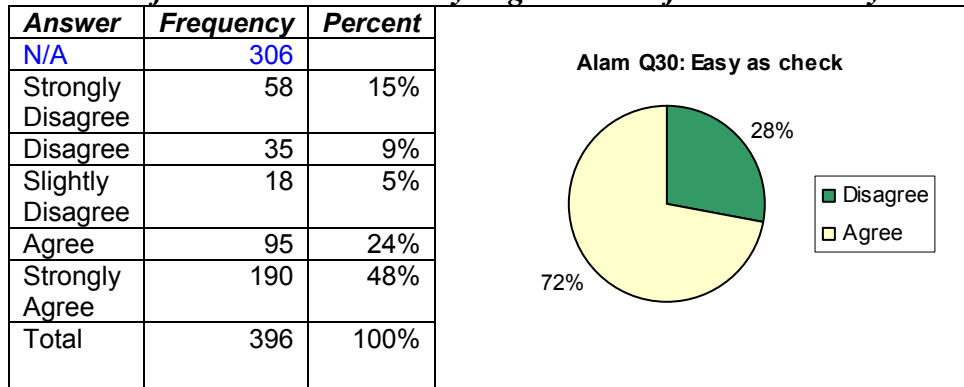
**Figure 62: Alameda by ethnicity – You know how to get your cash without paying a fee.**

	Disagree		Agree		No Response/ Not Sure
	Count	Percent	Count	Percent	
African American	111	37%	191	63%	131
Asian	13	41%	19	59%	36
Hispanic	36	42%	49	58%	15
White	12	27%	32	63%	12
Other	13	59%	9	41%	5
Total	185	38%	300	62%	199

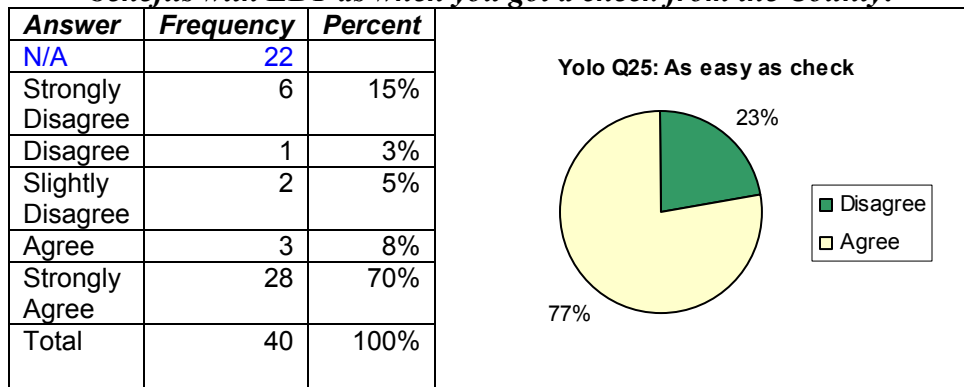
**Note:** Ethnic origin was not obvious to our survey taker for 18 respondents to this statement (~ 3.6% of the sample)

Finally, the clients were asked if getting cash benefits was as easy with EBT as with the old system of checks. These results are summarized below. In response to probes, some clients did say they had a difficult time accessing benefits below \$20, since most ATMs will not dispense amounts smaller than that. Clients can access their cash on a given day from the first to the third of the month within the stagger system, but with many, their rent is due on the first. Several said their landlords complained about late rent payments. In each county 70-75% of clients found that EBT was easier to use. Not surprisingly, this figure corresponds to the overall rate of acceptance of the EBT card.

**Figure 63: Alameda County – It is just as easy to get your cash benefits with EBT as when you got a check from the County.**



**Figure 64: Yolo County – It is just as easy to get your cash benefits with EBT as when you got a check from the County.**



### 3 Retail Clerk Survey Results

#### 3.1 Introduction

The retail clerk survey requested the clerks' perceptions of client understanding and satisfaction with respect to EBT. Specifically, the retail clerk survey provided insight into which client problems were most prevalent at the retailer level. At smaller stores, the owner was often the survey respondent. Additionally, this component of the surveying effort helped to clarify the problems and concerns of retailers who chose to accept EBT, providing important operational

clues to the successful implementation of the EBT delivery system. Because of time and other resource constraints, no survey of retail clerks was done in Yolo County.

The actual retail clerk survey instrument is provided in Appendix B. The first series of questions focused upon estimating the size of the retail store. Subsequent questions and statements then investigated retail clerk perceptions of client understanding and satisfaction. Several additional questions/statements were used to gain clarification of the issues/problems which seemed to inhibit the clients understanding and satisfaction with EBT. The “Yes/No/Not Sure” and the Likert scale formats were again used in this component of the surveying activity. The response options in the Likert scale were adjusted to conform to the nature of the question or statement being posed. For example, in the questions that focused on the frequency of specific problems, the respondents had the following choices: Not Sure; Very Rarely; Rarely; Sometimes; Often; and Very Often).

Before reviewing the general survey results, the following limitations and qualifications should be noted:

- The retail store size designation was basically “self-described.” Surveyors did not have access to sales data and took the store personnel’s input in determining the small, medium and large size designation. This input was augmented by surveyor observations, with the following guidelines:
  - One checkout counter ~ small
  - 2-3 checkout counters ~ medium
  - 5+ checkout counters ~ large
- Privacy issues were of high concern among retailers; thus, some clerks/owners were very guarded and reluctant to talk. The events of September 11, 2001 may be partially responsible; a number of store personnel were of Middle Eastern and/or Muslim ancestry. Many other clerks from small retail stores were from other ethnic groups (e.g., Mexican, Indian or Pakistani immigrants, with heightened awareness of immigration issues for themselves or co-workers).
- Responses were often interrupted by store functions; much patience was required of the survey team and continuity of the surveying process was less than ideal. Surveyors had no “official” authority to collect retailer data and made no attempt to check for the retailer’s authorization to be an official food stamp redeemer; verbal confirmation was used.

With the above limitations and qualifications in mind, the data presented below does, however, provide a useful purposive snapshot of the clients’ understanding and satisfaction with the EBT system at the retail level.

### 3.2 Distribution of Retail Outlets

In total the SFSU team accomplished:

- 148 Survey Results for Retail Clerks in Alameda County
  - 82 clerks in small stores
  - 14 clerks in medium stores
  - 52 clerks in large stores
- Diversity in stores surveyed, with a focus on retail outlets close to high concentration of clients

Figure 65 presents information regarding the location of retail outlets in Alameda County visited by the survey team. An effort was made to visit geographic locations throughout the county with a focus on stores within the Oakland city limits, mirroring the strategy used for the client surveys.

**Figure 65: Retail Locations by City**

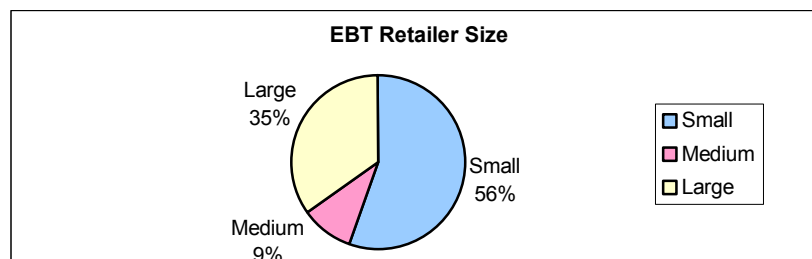
Retail Location	Number of Visits	Percentage
Oakland	73	59.4%
San Leandro	4	3.2%
Berkeley	23	18.7%
San Pablo	5	4.1%
Hayward	9	7.3%
Fremont	3	2.4%
Union City	6	4.9%
Total	123	100.0%

Note: Two large stores in Oakland were visited multiple times.

### 3.3 Presentation of Retail Clerk Survey Results

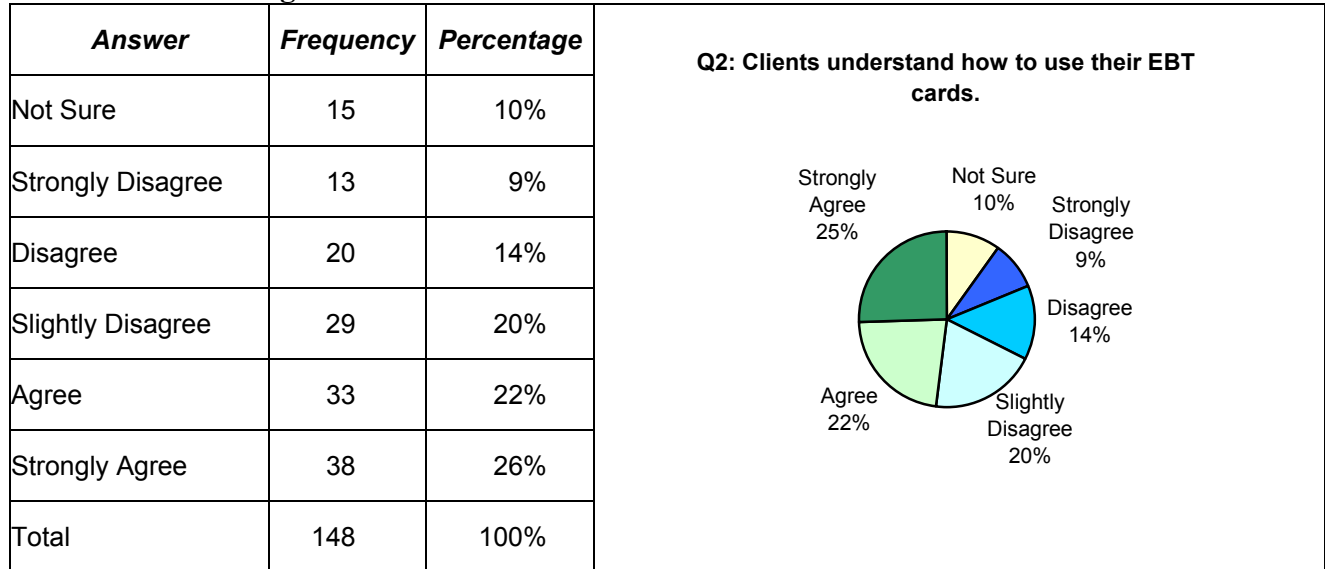
The first questions in the survey were used to establish the size of the stores. These questions were a mixture of qualitative and quantitative measures that led to the determination of store size presented in Figure 66 below.

**Figure 66: Distribution of Sample Retailers by Size**



The next question was the first substantive inquiry regarding EBT.

**Figure 67: Clients understand how to use their EBT cards.**

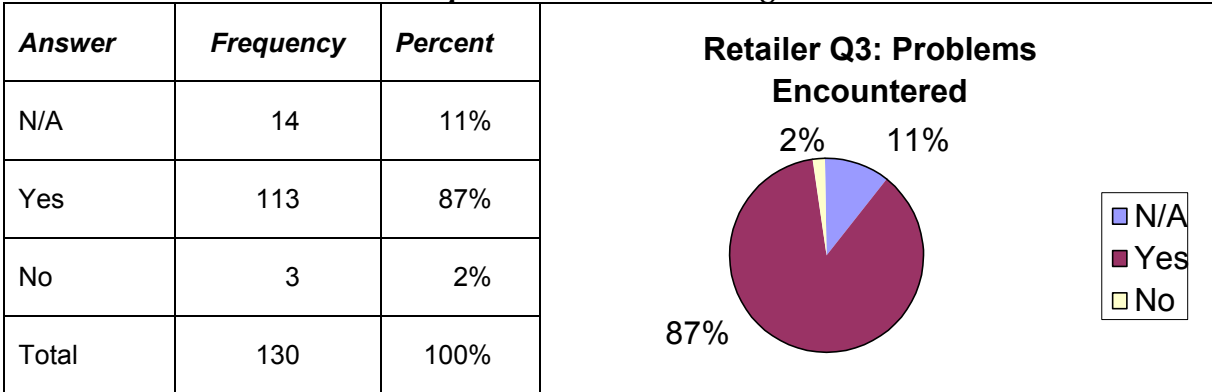


About half of the overall sample agrees that the clients understand EBT. Clerks in smaller stores agreed more with this statement than those in larger stores. There are at least two possible explanations for this disparity. First, it may be that in a large store, a client is asked to swipe their card themselves, and with others waiting in line behind them, this might increase the “pressure” on them to perform thus increasing the error rate. Alternatively, it may be the case that the larger volume of customers at a large store increases the occurrence of problems, and these repeated occurrences tend to stay fixed in clerks’ memories as a problem.

Most retailers have encountered some sort of problem with adjusting to the EBT rollout. We remind the reader that only one problem equates to a “YES” response to the retailer’s question: “Have you encountered any problems while handling EBT?” This is not surprising, given that EBT is entirely new to California and there are many opportunities for mistakes on either side of the transaction. The survey used this question to establish a context for understanding what, more specifically, were the problems.

The results suggest that larger stores see more problems than smaller stores; this may be due to the higher volume of business done by those stores each day. Follow-up probes of the retail clerks suggest that the number of problems seen will most likely decrease as both retailers and clients become more familiar with EBT.

**Figure 68: Retail Clerk Survey - *Have you encountered problems while handling EBT cards?***



Retail clerks were asked if they had observed the following three problems:

- Card does not work.
- Client forgot PIN.
- Client has insufficient funds in their account.

The tables below indicate the distribution of responses. The first problem area (“card does not work”) does admit to at least two potential difficulties:

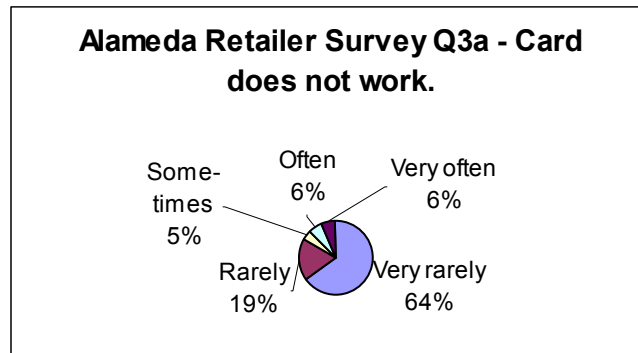
- The card itself is not working:
  - Attempted use prior to benefit issuance.
  - Card is demagnetized.
- The machine is not working properly.

The survey results could not separate the alternatives and leaves the issue of “card not working” unexplained. There are multiple potential explanations, and several may coexist in some cases.

**Figure 69: Retail Clerk Survey – *Card does not work.***

<b>Answer</b>	<b>Number</b>	<b>Percent</b>
<b>N/A</b>	<b>17</b>	
<b>Very rarely</b>	83	64%
<b>Rarely</b>	24	19%
<b>Sometimes</b>	6	5%
<b>Often</b>	8	6%
<b>Very often</b>	8	6%
<b>Total</b>	129	100%

**Figure 70: Retail Clerk Survey - *Card does not work.* (graph)**

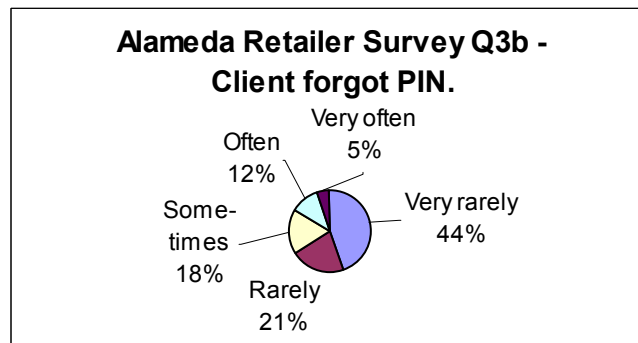


The “PIN” issue seems to be a problem for about one third of the retailers, regardless of store size.

**Figure 71: Retail Clerk Survey – *Client forgot PIN.***

Answer	Number	Percentage
N/A	15	
Very rarely	58	44%
Rarely	28	21%
Sometimes	24	18%
Often	16	12%
Very often	6	5%
Total	132	100%

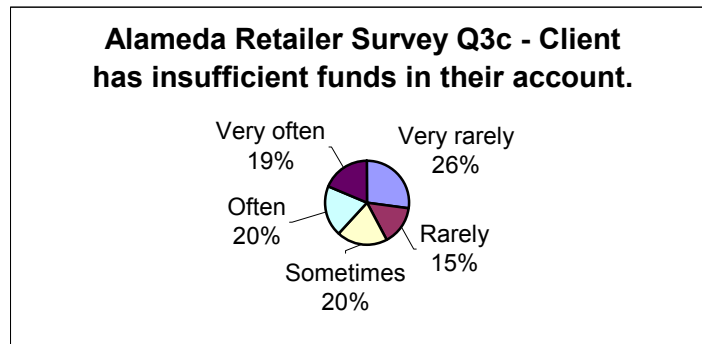
**Figure 72: Retail Clerk Survey - *Client forgot PIN.* (graph)**



**Figure 73: Retail Clerk Survey - *Client has insufficient funds in their account.***

Answer	Number	Percentage
N/A	19	
Very rarely	35	27%
Rarely	19	15%
Sometimes	25	20%
Often	25	20%
Very often	24	19%
Total	128	100%

**Figure 74: Retail Clerk Survey – *Client has insufficient funds in their account. (graph)***



From the retail clerk perspective, clients generally had considerable difficulty keeping track of their balances. Small stores had a problem about half as often as large store in regards to the clients having an unknown balance on their EBT card. Some stores reported clients buying a small item in order to check on their balance, and then doing the rest of their shopping.

Retail clerks were also asked if they had directed clients to the Customer Service Help Line. Most small stores made no referral at all, and about half the retail clerks in large stores made referrals to the Customer Service Help Line. The table below summarizes the results.

**Figure 75: Retail Clerk Survey - *Have you directed clients to contact the Customer Service Help Line shown on the back of the card?***

<i>Answer</i>	<i>Number</i>	<i>Percentage</i>
<i>N/A</i>	36	
<b>Yes</b>	40	37%
<b>No</b>	68	63%
<b>Total</b>	108	100%

## **4 Conclusions/Recommendations**

The primary goal of the SFSU Teams was to design and execute the empirical collection of data to help measure client satisfaction and understanding of the EBT delivery system as it is rolled out to the pilot counties of Yolo and Alameda. In the process of implementing this scope of work, the team made note of findings suggested by review of the data, both the quantitative survey results and the qualitative comments from respondents to all surveys and interviews.

### **Summary of Findings From Client and Retail Clerk Surveys and CBO Interviews**

Based upon the data presented above, the following findings are noteworthy:

- Findings #1: Most clients (approximately three out four after the first two months with the new EBT delivery system) are satisfied and understand the EBT system. Some clients, however, do have difficulty making the initial transition to EBT. The loci of the difficulties are noticeable in the Asian client population in particular and, to a lesser extent, in the Hispanic client population. In addition to the impact on the clients themselves, client transition problems have a material impact on the county staff, CBOs, and retailers.

#### Recommendations that flow from this set of findings include:

- Plan special outreach to Asian and Hispanic clients in appropriate languages; stay visual, especially in multi-language markets
    - Post obvious signs in county offices and in mailings with pictures of the cards
    - Give clients a visual example of what the EBT card mailer will look like prior to going live
  - Advise clients in person that mailing is coming (consider an aggressive campaign to spread the word through community leaders)
  - Scrub mailing list in the 30-90 days before mailing cards
    - Verify addresses during routine contact in office
    - Do test mailing and see the error rate
- Findings #2: After successfully obtaining a card and PIN, some clients have difficulty with specific issues related to understanding the process of successful and efficient use of EBT. Examples include: use of the EBT Training Help Line; determining which retailers accept EBT; determining what the fees and charges should be by the retailers; understanding of benefit stagger process; and, use of the ARU.

#### Recommendations that flow from this set of findings include:

- Consider having a central EBT Help Desk at the county level when card is first introduced; anticipate the problem areas for clients that are noted above.

- Review staffing plans to accommodate an incremental increase in the flow of clients in the 20-30% range with a set of common EBT related problems. Focus on at least the first two months of rollout that is sensitive to the mailing schedule of the respective county.
  - Combine the Training Help Line and the Customer Service Help Line – multiple lines seem to be more confusing than helpful.
  - Consider using students and faculty from local colleges (e.g., from California State University (CSU) with its 23 campuses and emphasize on community service learning or the granting of university credits for student work on issues that affect the general communities served by the CSU system) to assist in staffing help desks at county offices, to aid with client conversion outreach, and to provide training. The student populations of the CSU campuses reflect the demographics of their counties. They speak the languages most often found and are well connected to their communities. CSU students may be a valuable and accessible resource to assist EBT rollout in California.
  - Review strategy for providing telephone assistance. The difficulty of working through the menu options of the phone help line may partially explain the variances observed between Asian and Hispanic clients versus overall sample statistics in the results section above.
- Finding #3: Survey teams made a number of trips to county offices and noted several issues that might improve the rollout of EBT based upon their collective observations.

Recommendations that flow from this finding include:

- Create large signage in the waiting rooms of the county offices to give clients tips on:
  - Getting new card
  - Explaining when/why client may get two or more cards (e.g., what it means to have a “trusted other” have access to a client card)
  - Timing (e.g., explaining exact date benefits transferred to card and/or the details of the “staggering” of benefits)
  - Solving/avoiding the demagnetized card problem
  - Providing hints on protecting EBT card
  - Getting Balance on accounts
- Run video in county offices three months before and three months after EBT start date with large signage to alert clients – *EBT Video Showing*
- Create a “cheat sheet” of EBT facts and procedures for all workers who have routine contact with clients.

- Findings #4: Clients are not uniformly clear on who takes the new EBT card and how much fees are involved in each transaction; this issue is of higher profile in the client groups in which English is the second language.

Recommendations that flow from this set of findings include:

- Consider making greater use of CBO's. These organizations can play an important role in reaching clients who have difficulty receiving or understanding routine communication materials. CBOs appear to be especially helpful for hard to reach clients and especially helpful in communities in which English is the second language.
  - Consider providing clients with a list noting:
    - Stores/banks that accept EBT (preferably zip coded)
    - Charges that can be expected
    - Where and how to access cash without a fee
    - How to keep track of balance without going through checkout
    - How to access cash amounts under \$20
  - Consider putting up EBT signs at surcharge-free locations (e.g., Washington Mutual ATMs)
- Findings #5: Retailers can be expected to have some problems during the rollout period. Nothing, however, appears insurmountable to their participation in the process. Retailer problems will mirror the client, for example, difficulty in determining the client's card balances, maintaining confidentiality of the PIN, and handling repeated transactions without fees.

Recommendations that flow from this set of findings include:

- Create public displays for retailers in ethnic communities to help these communities understand the inevitability of the changeover and how it will work for them.
- Use associations of retailers (e.g., chambers of commerce, trade associations, etc.) to help notify retailers of EBT rollout. Provide them with helpful tips on dealing with common problems, such as demagnetized card, privacy associated with the PIN, techniques to keep track of balances, etc.

## 5 Concluding Comments

Although the above list of findings and recommendations are framed to address problems and issues uncovered in the surveys and interviews, it is important to remember that most of the data gathered by the SFSU team was positive.

We suggest that the reader recall the robustness of the “like EBT” statistic. EBT appears to have an initial positive impression with approximately three out of four clients. The results are reasonably constant, regardless of the:

- Ethnicity of client
- Approximated age group of client
- Gender of client, or
- County (Yolo County “Agree” statistic was 82% versus Alameda’s 75% “Agree”)

Above and beyond the statistical support, a good many clients supported EBT in the probing section of the survey by noting that ‘EBT removed the stigma of using food stamps.’

In reviewing the results presented in this report, the reader should be aware of the following qualifications and limitations:

- The data were collected in the first and second months of experience with EBT; issues and problems relating to the newness of the EBT delivery system, based upon all the qualitative data collected, will, of course, diminish as clients, retailers and the general community gain experience with EBT.
- Survey clients were often interviewed in county offices in which other problems, not related to EBT, were handled. It is probable that some of these clients were experiencing dissatisfaction with other issues not related to EBT. However, it is difficult to estimate what impact this preexisting level of dissatisfaction may have had on survey results. It does appear likely that the more dissatisfied clients were over-represented in our sample than is characteristic of the general client population.
- It is also an open question as to whether the additional level of negative responses offered in the Likert scales used may have biased the overall results in a negative direction.
- In many cases the reported results fall short of a meaningful statistical level of significance. Thus, our analyses will tend to be suggestive of differences rather than conclusive.

In summary, because of the methods employed and limitations inherent in any survey designed under resource constraints, the several factors noted above may have biased the data in one direction or another. The reader should interpret the results with that perspective in mind.